Case 19-32984-JKS Doc 1 Filed 12/10/19 Entered 12/10/19 15:32:32 Desc Main Document Page 1 of 64

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEW JERSEY, NEWARK DIVISION	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Alexander First name	First name
	license or passport). Bring your picture identification to your meetin with the trustee.	Middle name Haselkorn Start name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4500	

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Debtor 1 Haselkorn, Alexander Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live		If Debtor 2 lives at a different address:				
		785 Aspen Way Franklin Lakes, NJ 07417-1404					
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Bergen					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		785 Aspen Way Franklin Lakes, NJ 07417-1404					
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing	Check one:					
	this district to file for bankruptcy		Check one:				
	Sum uptoy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Case number (if known) Debtor 1 Haselkorn, Alexander Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 7. The chapter of the Bankruptcy Code you are 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ■ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last Yes. 8 years? District Newark When 12/04/14 Case number 14-34586 When 2/27/18 District Newark Case number 18-13690 District When Case number 10. Are any bankruptcy cases ■ No pending or being filed by a spouse who is not filing ☐ Yes. this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When District Case number, if known Do you rent your Go to line 12. ■ No. residence? ☐ Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this

bankruptcy petition.

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12.	Are you a sole proprietor of any full- or part-time business?	□ No.	Go to	Part 4.			
	Sub-mode!	Yes.	Name	e and location of bus	ness		
	A sole proprietorship is a						
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any			
	If you have more than one						
	sole proprietorship, use a separate sheet and attach it		Numb	oer, Street, City, Stat	e & ZIP Code		
	to this petition.		Chec		to describe your business:		
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))		
				Commodity Broker	(as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you in s, cash-fl	iling under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 16(1)(B).			
	For a definition of small	■ No.	I am	not filing under Chap	ter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t Code		1, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankrupte				
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable	☐ Yes.	What is	the hazard?			
	hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			

Debtor 1 Haselkorn, Alexander

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Debtor 1 Haselkorn, Alexander

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or makinç rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Haselkorn, Alexan	nder		Case	e number (if known)			
Part	6: Answer These Questi	ons for Repor	ting Purposes					
16.	What kind of debts do you have?		e your debts primarily consur lividual primarily for a personal, f		are defined in 11 U.S.C.	§ 101(8) as "incurred by an		
			No. Go to line 16b.					
			Yes. Go to line 17.					
			e your debts primarily busine a business or investment or thro			to obtain money		
			No. Go to line 16c.					
			Yes. Go to line 17.					
		16c. Sta	ate the type of debts you owe tha	at are not consumer debts or bu	siness debts			
17.	Are you filing under Chapter 7?	■ No. la	m not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes. I a	m filing under Chapter 7. Do you id that funds will be available to c			d administrative expenses are		
	administrative expenses		No					
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000	□ 25,001	-50,000		
	you estimate that you owe?	□ 50-99		5001-10,000	□ 50,001	·		
		□ 100-199 □ 200-999		□ 10,001-25,000	☐ More t	☐ More than100,000		
19.	How much do you estimate your assets to be worth?	□ \$0 - \$50,0	000	■ \$1,000,001 - \$10 million	□ \$500,0	000,001 - \$1 billion		
		\$50,001 -		□ \$10,000,001 - \$50 millio	·· —	0,000,001 - \$10 billion		
		□ \$100,001 □ \$500,001		\$50,000,001 - \$100 millio	— · · ·	00,000,001 - \$50 billion han \$50 billion		
		— \$500,001	- WI IIIIIIOII	□ \$100,000,001 - \$500 mill	lion L Wore to	Tarr 400 billion		
20.	How much do you	□ \$0 - \$50,0		■ \$1,000,001 - \$10 million	□ \$500,0	000,001 - \$1 billion		
	estimate your liabilities to be?	\$50,001		□ \$10,000,001 - \$50 millio	"	0,000,001 - \$10 billion		
		□ \$100,001 □ \$500,001	* /	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		00,000,001 - \$50 billion than \$50 billion		
			<u> </u>	— \$100,000,001 - \$500 mili				
Part	7: Sign Below							
For	you	I have examir	ned this petition, and I declare un	nder penalty of perjury that the in	nformation provided is tru	ue and correct.		
			sen to file under Chapter 7, I am I understand the relief available					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document have obtained and read the notice required by 11 U.S.C. § 342(b).							
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						ion.		
		case can res	making a false statement, conce ult in fines up to \$250,000, or im der Haselkorn					
		Alexander Signature of	Haselkorn Debtor 1	Signature o	of Debtor 2			
		Executed on	December 10, 2019	Executed or				
			MM / DD / YYYY		MM / DD / YYYY			

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Debtor 1 Haselkorn, Alexander Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brian G. Hannon	Date	December 10, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Prior C. Honnon		
Brian G. Hannon Printed name		
Norgaard O'Boyle		
Firm name		
184 Grand Ave		
Englewood, NJ 07631-3578		
Number, Street, City, State & ZIP Code		
Contact phone	Email address	bhannon@norgaardfirm.com
BG-3645		
Bar number & State		

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Fill in t	his information to identi	fy your case:			
Debtor 1	Alexander Hasel	korn			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JE	RSEY, NEWARK DIVISION		
Case number					☐ Check if this is ar
(amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	r original forms, you must fill out a new Summary and check the box at the top of this page.		
Ра	t 1: Summarize Your Assets		assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	1,125,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$_	161,831.99
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,286,831.99
Pa	t 2: Summarize Your Liabilities		
			liabilities unt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column AAmount of claim, at the bottom of the last page of Part 1 of Schedule D	\$_	828,265.75
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e d3chedule E/F	\$	35,916.97
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j & Chedule E/F	\$_	176,936.00
	Your total liabilities	\$	1,041,118.72
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income(Official Form 106I) Copy your combined monthly income from line 12 oSchedule I	\$_	6,526.70
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	6,422.36
Pa	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your oth	er sche	dules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a per purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C.§ 159.	rsonal, f	amily, or household

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the

court with your other schedules.

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Debtor 1 Haselkorn, Alexander Case number (if known)

8. **From the** Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 2,379.25

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total o	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	35,916.97
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	35,916.97

 $\underset{B201B\;(Form\;201B)}{\textbf{Case}}\;\underset{(12/09)}{\textbf{19-32984-JKS}}$

Doc 1 Filed 12/10/19 Entered 12/10/19 15:32:32 Document Page 10 of 64 United States Banks and Count

United States Bankruptcy Court District of New Jersey, Newark Division

Desc Main

IN RE:	Case No	О
Haselkorn, Alexander	Chapter	13
Debtor(s)	-	
	F NOTICE TO CONSUMER DEBTOR (b) OF THE BANKRUPTCY CODE	R(S)
Certificate of [Non	-Attorney] Bankruptcy Petition Prepare	r
I, the [non-attorney] bankruptcy petition preparer signinotice, as required by § 342(b) of the Bankruptcy Code		elivered to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Address:	petition position pos	curity number (If the bankruptcy reparer is not an individual, state Security number of the officer, responsible person, or partner of uptcy petition preparer.)
x		by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, p partner whose Social Security number is provided above	* * * *	
	ertificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received a	and read the attached notice, as required by § 3-	42(b) of the Bankruptcy Code.
Haselkorn, Alexander	X /s/ Alexander Haselkorn	12/10/2019
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if a	nny) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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				Doc	ument	Page 11 of 64	4				
	Fill in this i	information to	identify your case	e and th	is filing:						
Debte	or 1	Alexander H	lasalkarn								
DCDI	01 1	First Name		e Name		Last Name		}			
Debte	or 2										
(Spous	se, if filing)	First Name	Middle	e Name		Last Name					
Unite	d States Bank	ruptcy Court for	the: DISTRICT	OF NE	N JERSEY, N	IEWARK DIVISION		ĺ			
			-								
Case	number					_					Check if this is an
											amended filing
Offi	cial Forn	n 106A/E	3								
_			_								
<u> </u>	<u>neaule</u>	A/B: P	roperty								12/15
hink i	t fits best. Be a lation. If more s er every questio	s complete and pace is needed, on.	accurate as possibl attach a separate sl	e. If two neet to th	married people nis form. On th	an asset fits in more that a are filing together, bot e top of any additional vn or Have an Interest II	th are equ pages, wi	ually respo	nsible for su	pplyin	g correct
I ait	. Describe La	icii Residelice, D	unung, Land, or Ot	iei iteai	LState Tou OV	vii oi riave all lillerest li					
1. Do	you own or hav	e any legal or ec	uitable interest in a	ny resid	ence, building,	land, or similar proper	ty?				
П	No. Go to Part 2.										
_											
_	Yes. Where is th	ne property?									
1.1				What	t is the propert	y? Check all that apply					
	705 Acnon I	Mov			Single-family	home					or exemptions. Put
_	785 Aspen \	available, or other de	ecrintion		Duplex or mu	lti-unit building					ms on Schedule D: ecured by Property.
	otroct address, ii a	ivaliable, of other de	oonpaon		Condominiun	n or cooperative					, ,
				П	Manufactured	d or mobile home					
	Franklin Lal	kes NJ	07417-1404					Current va			rrent value of the
_	City	State	ZIP Code		Investment p	roporty		entire prop	25,000.00	ро	rtion you own? \$1.125.000.00
	Oity	Otate	Zii Code		Timeshare	орену	-			_	, , -,
					Other						wnership interest by the entireties, or
				Who	has an interes	t in the property? Check		•	e), if known.	lancy	by the enthreties, or
					Debtor 1 only	,					
_					Debtor 2 only	,	-				
	County				Debtor 1 and	Debtor 2 only		— Chook	t if this is co	mmun	ity proporty
					At least one of	of the debtors and anothe	er		structions)	mmum	ity property
				Othe	r information y	ou wish to add about t	his item,	such as loc	cal		
				prop	erty identificat	ion number:					
				Res	sidence						
						5	_				
						rom Part 1, including			ages	!	\$1,125,000.00
,	ou nave anao	nica for Fait 1.	Wille that hambe					>			
Dort 2	Describe Yo										
Part 2	Describe 10	our venicies									
Do yo	u own, lease,	or have legal of	or equitable intere	st in an	y vehicles, w	hether they are regis	stered o	r not? Incl	ude any veh	icles v	ou own that
						cutory Contracts and l			,	,	
3 Ca	rs vans truct	ks tractors en	ort utility vehicles	s. motor	rcycles						
. J a	. 5, 74115, 11461	, aotoro, sp	and the second	., .	,						
	No										
П	Yes										

Official Form 106A/B Schedule A/B: Property page 1

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Debtor 1	Haselkorn,	Alexander Case number (if known)	
		or homes, ATVs and other recreational vehicles, other vehicles, and accessories motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
■ Na			
■ No □ Yes	•		
□ 163	•		
		the portion you own for all of your entries from Part 2, including any entries for pages Part 2. Write that number here=>	\$0.00
		onal and Household Items egal or equitable interest in any of the following items?	Current value of the
20 ,00	omi oi mavo any n	ogal of oquitable mioroccin any of the following tomo.	portion you own? Do not deduct secured claims or exemptions.
	ehold goods and for	urnishings ces, furniture, linens, china, kitchenware	·
□ No		ces, furniture, intens, crima, kitchenware	
■ Ye	s. Describe		
		Household Furnishings	\$15,000.00
	nples: Televisions ar including cell	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collect phones, cameras, media players, games	ctions; electronic devices
□ No	s. Describe		
– re	s. Describe	TV/Computers/Cell Phones	\$1,500.00
<i>Exam</i> □ No	collections, n	figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or nemorabilia, collectibles	baseball card collections; other
■ Ye	s. Describe	Rugs	\$15,000.00
		Chandeliers	\$12,000.00
		Art work	\$1,500.00
		Crond Diana	\$3,000.00
		Grand Piano	φ3,000.00
Exam	instruments	nd hobbies graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and	kayaks; carpentry tools; musical
■ Ye	s. Describe	Golf Clubs	\$150.00
		COII CIUDS	Ψ100.00
■ No	mples: Pistols, rifles	s, shotguns, ammunition, and related equipment	
11. Cloth Exa ☐ No	<i>mpl</i> es: Everyday clo	othes, furs, leather coats, designer wear, shoes, accessories	
■ Ye	s. Describe		*
		Ordinary Clothing	\$1,000.00

Official Form 106A/B

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Debtor 1 Haselkor	n, Alexand	ler	Case number (if known)	
2. Jewelry Examples: Everyday	jewelry, cost	ume jewelry, engagement	rings, wedding rings, heirloom jewelry, watches, gems, gold, s	iilver
□ No	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , , , , , , , , , , ,	3-7	
Yes. Describe				4050.00
	Costu	me Jewelry		\$250.00
3. Non-farm animals Examples: Dogs, ca ■ No	ts, birds, hor	ses		
☐ Yes. Describe				
■ No		•	ready list, including any health aids you did not list	
☐ Yes. Give specific	information			
		our entries from Part 3,	including any entries for pages you have attached for	\$49,400.00
Part 4: Describe Your Fi	nancial Asset	s		
Do you own or have an	ny legal or e	quitable interest in any o	f the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	-	ur wallet, in your home, in a		0.1.000.0 1
			Cash on Hand	\$4,000.00
	ns. If you ha		certificates of deposit; shares in credit unions, brokerage house the same institution, list each. Institution name:	es, and other similar
	17.1.		TD Bank Quick Iron Trust Account	\$0.00
	17.2.		TD Bank- Joint Account with Non Filing Spouse	\$200.00
	17.3.	Checking Account	TD Bank (Business-Jamaica Wellness)	\$31.99
	17.4.	Checking Account	PNC Bank Joint Account with Non Filing Spouse	\$1,500.00
	17.5.	Checking Account	TD Bank UTMA Account with Daughter	\$1,200.00
8. Bonds, mutual fund <i>Examples:</i> Bond fun			e firms, money market accounts	
■ No □ Yes		Institution or issuer name	:	
9. Non-publicly traded joint venture	l stock and i	nterests in incorporated	and unincorporated businesses, including an interest in	an LLC, partnership, and

Official Form 106A/B

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■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Official Form 106A/B Schedule A/B: Property page 4

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Debto	or 1	Haselkorn, Alexander	Case number (if known)	
		support bles: Past due or lump sum alimony, spousal support, child support,	maintenance, divorce settlement, property s	ettlement
	No			
	Yes.	Give specific information		
_E	хатр	imounts someone owes you iles: Unpaid wages, disability insurance payments, disability benefits, unpaid loans you made to someone else	sick pay, vacation pay, workers' compensati	on, Social Security benefits;
		Give specific information		
	xamp	ts in insurance policies bles: Health, disability, or life insurance; health savings account (HSA)	; credit, homeowner's, or renter's insurance	
		Name the insurance company of each policy and list its value. Company name:	Beneficiary:	Surrender or refund value:
If d		erest in property that is due you from someone who has died are the beneficiary of a living trust, expect proceeds from a life insuran	ce policy, or are currently entitled to receive p	roperty because someone has
		Give specific information		
	xamp No	against third parties, whether or not you have filed a lawsuit or <i>les</i> : Accidents, employment disputes, insurance claims, or rights to Describe each claim		
_	res.			* 4.00.000.00
		Possible Lawsuit for Lost W	ages against the State of NY	\$100,000.00
35. A r	No Yes. ny fin No	Describe each claim ancial assets you did not already list Give specific information	ounterclaims of the debtor and rights to so	
		Motarized Wheelchair		\$1,500.00
		he dollar value of all of your entries from Part 4, including any e	entries for pages you have attached for	\$108,631.99
Part 5	Des	scribe Any Business-Related Property You Own or Have an Interest In.	List any real estate in Part 1.	
_	•	own or have any legal or equitable interest in any business-related prop to Part 6.	erty?	
■ Y	es. G	io to line 38.		
				Current value of the portion you own? Do not deduct secured claims or exemptions.
_		nts receivable or commissions you already earned		
		Describe		

Official Form 106A/B Schedule A/B: Property page 5

\$3,300.00

Accounts receivable from practice

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Debtor 1	Haselkorn, Alexander	Case number (if known)	
	e equipment, furnishings, and supplies nples: Business-related computers, software, modems, printers, copiers, fax machines, rug	s, telephones, desks, ch	airs, electronic devices
Yes	. Describe		
	Misc. Office equipment and furnishings		\$500.00
	misc. Office equipment and furnishings		φου.υυ
40. Mach	inery, fixtures, equipment, supplies you use in business, and tools of your trade		
■ No	, , , , , , , , , , , , , , , , , , ,		
☐ Yes	. Describe		
41. Inven	tory		
■ No			
☐ Yes	. Describe		
42. Intere	sts in partnerships or joint ventures		
	s. Give specific information about them		
_ 100	Name of entity:	% of ownership:	
	omer lists, mailing lists, or other compilations		
No.			
☐ Do y	our lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	■ No		
	☐ Yes. Describe		
44. Any b	ousiness-related property you did not already list		
■ No			
☐ Yes	Give specific information		
1E A dd	the dollar value of all of your entries from Part 5, including any entries for pages y	ou have attached for	
	5. Write that number here		\$3,800.00
	escribe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. you own or have an interest in farmland, list it in Part 1.		
_	ou own or have any legal or equitable interest in any farm- or commercial fishing-rel	lated property?	
	o. Go to Part 7.		
L Y€	es. Go to line 47.		
Dort 7	Describe All Drangets Vay Own or Have an Interest in That Vay Did Not List Above		
Part 7:	Describe All Property You Own or Have an Interest in That You Did Not List Above		
	bu have other property of any kind you did not already list?		
Exan ■ No	nples: Season tickets, country club membership		
	. Give specific information		
03	. e oposiio ilioinidadiiiiiii		

Official Form 106A/B Schedule A/B: Property page 6

\$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

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Debtor 1 Case number (if known) Haselkorn, Alexander List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$1,125,000.00 Part 2: Total vehicles, line 5 56. \$0.00 Part 3: Total personal and household items, line 15 57. \$49,400.00 58. Part 4: Total financial assets, line 36 \$108,631.99 Part 5: Total business-related property, line 45 59. \$3,800.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... **\$161,83**1.99 Copy personal property total \$161,831.99 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$1,286,831.99

Official Form 106A/B Schedule A/B: Property page 7

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Fill in th				
Debtor 1	Alexander Hasell	korn		
	First Name	Middle Name	Last Name)
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JEE	RSEY, NEWARK DIVISION	
Case number (if known)				☐ Check if this amended fili

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the	Property	You	Claim a	s Exempt
---------	----------	-----	----------	-----	---------	----------

1.	Which set of exemption	ons are vou claiming	? Check one only.	even if your s	pouse is filina with v	ou.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
\$1,125,000.00		\$25,150.00	11 USC § 522(d)(1)
		100% of fair market value, up to any applicable statutory limit	
\$15,000.00	•	\$13,400.00	11 USC § 522(d)(3)
		100% of fair market value, up to any applicable statutory limit	
\$250.00		\$250.00	11 USC § 522(d)(4)
		100% of fair market value, up to any applicable statutory limit	
\$4,000.00		\$1,325.00	11 USC § 522(d)(5)
		100% of fair market value, up to any applicable statutory limit	
\$1,500.00	•	\$1,500.00	11 USC § 522(d)(9)
		100% of fair market value, up to	
	\$1,125,000.00 \$15,000.00 \$15,000.00 \$250.00	\$1,125,000.00	Check only one box for each exemption. \$1,125,000.00 \$1,125,000.00 \$1,125,000.00 \$100% of fair market value, up to any applicable statutory limit \$15,000.00 \$25,150.00 \$13,400.00 \$100% of fair market value, up to any applicable statutory limit \$250.00 \$250.00 \$100% of fair market value, up to any applicable statutory limit \$4,000.00 \$1,325.00 \$1,325.00 \$1,500.00

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	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Misc. Office equipment and furnishings	\$500.00	\$500.00 \$500.00 100% of fair market value, up to any applicable statutory limit		11 USC § 522(d)(6)
	Line from Schedule A/B: 39.1				
3.	Are you claiming a homestead exemption o (Subject to adjustment on 4/01/22 and every 3 y	· · · · · ·		on or after the date of adjustment.)	
	Yes. Did you acquire the property covered No Yes	by the exemption within	1,21	5 days before you filed this case?	

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		Document	Page 2	O of 64		
Fill in this informa	tion to identi	ify your case:				
Debtor 1 Alexa	nder Hase	lkorn				
First Nan		Middle Name	Last Name		. }	
Debtor 2 (Spouse if, filing) First Nan	ne	Middle Name	Last Name			
United States Bankruptcy C	Court for the:	DISTRICT OF NEW JERSE	Y, NEWARK D	VISION		
Case number						
(if known)					_	if this is an ded filing
Official Form 106D)					
	_	Who Have Claims	s Secure	d by Propert	у	12/15
		two married people are filing toge number the entries, and attach it				
1. Do any creditors have claim	ns secured by	your property?				
☐ No. Check this box a	nd submit this	s form to the court with your other	r schedules. You	u have nothing else to re	port on this form.	
■ Yes. Fill in all of the i	nformation be	low.				
Part 1: List All Secured	l Claims					
2. List all secured claims. If a	creditor has m	ore than one secured claim, list the o	creditor separately	Column A	Column B	Column C
		a particular claim, list the other credit al order according to the creditor 's n		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Reverse Mortgage Solutions	9	Describe the property that secure	es the claim:	\$828,265.75	\$1,125,000.00	\$0.00
Creditor's Name		Reverse Mortgage on Res				·
2727 Spring Creel	k Drivo	As of the date you file, the claim i	is: Check all that			
Spring, TX 77373	k Diive	apply. Contingent				
Number, Street, City, State &	Zip Code	☐ Unliquidated				
	·	Disputed				
Who owes the debt? Check	one.	Nature of lien. Check all that apply	y.			
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such a car loan)	as mortgage or se	ecured		
Debtor 1 and Debtor 2 only		☐ Statutory lien (such as tax lien, r	mechanic's lien)			
At least one of the debtors a	and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates community debt	s to a	Other (including a right to offset)				
Date debt was incurred		Last 4 digits of account nu	umber			
Add the dollar value of your e	entries in Colu	ımn A on this page. Write that num	nber here:	\$828,265	5.75	
If this is the last page of your		dollar value totals from all pages.		\$828,265		
Write that number here:				4020,200		
Part 2: List Others to Be	Notified for	a Debt That You Already Liste	ed			
trying to collect from you for	a debt you ow he debts that y	notified about your bankruptcy for we to someone else, list the credito you listed in Part 1, list the additions spage.	or in Part 1, and t	hen list the collection ag	ency here. Similarly, if y	ou have more
		. •				
Name, Number, Street, Frenkel Lambert	•	•	On wh	nich line in Part 1 did you e	nter the creditor? 2.1	
80 Main Street		==	Last 4	digits of account number		

Official Form 106D

West Orange, NJ 07052

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Debtor 1 Alexander Haselkorn				Case number (f known)		
	Name, Number, Street Milstead & Asso 1 E Stow Rd Mariton, NJ 0805		Last Name	On which line in Part 1 did you enter the creditor? Last 4 digits of account number		
	Name, Number, Street RAS Citron, LLC 130 Clinton Rd S Fairfield, NJ 070	Ste 202		On which line in Part 1 did you enter the creditor? Last 4 digits of account number		

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		Document	Page 22 of 6	64		
Fill in this in	formation to identify you		.,			
Debtor 1	Alexander Haselk	orn				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JERSEY,	, NEWARK DIVISIO	<u> </u>		
Case number						
(if known)					_	if this is an ed filing
					amend	ea ming
Official For	m 106E/F					
Schedule I	E/F: Creditors W	ho Have Unsecured	Claims			12/15
D: Creditors Who	Have Claims Secured by Pro Page to this page. If you hav	red Leases (Official Form 106G). E operty. If more space is needed, co e no information to report in a Par	opy the Part you need	, fill it out, number the	entries in the boxes	on the left. Attach
Part 1: List A	All of Your PRIORITY Uns	secured Claims				
	tors have priority unsecured	l claims against you?				
☐ No. Go to	Part 2.					
Yes.						
identify what to possible, list the	ype of claim it is. If a claim has he claims in alphabetical orde	. If a creditor has more than one pric s both priority and nonpriority amoun r according to the creditor 's name. If ar claim, list the other creditors in Pai	its, list that claim here a f you have more than tw	nd show both priority a	nd nonpriority amounts	. As much as
(For an explar	nation of each type of claim, so	ee the instructions for this form in the	e instruction booklet.)			
				Total claim	Priority amount	Nonpriority amount
IRS-Ce	entralized Insolvency					
2.1 Operat	tions Creditor's Name	Last 4 digits of accou	ınt number	\$32,181.34	\$32,181.34	\$0.00
1 Honly C	realion 3 Name	When was the debt in	curred?		_	
PO Bo		•				
	elphia, PA 19101-734 0 Street City State Zip Code		e, the claim is: Check a	all that apply		
Who incurre	ed the debt? Check one.	☐ Contingent				
Debtor 1	only	☐ Unliquidated				
Debtor 2	only	☐ Disputed				
Debtor 1	and Debtor 2 only	Type of PRIORITY un	secured claim:			
At least of	one of the debtors and another	Domestic support of	bligations			
☐ Check if	this claim is for a commun	•	other debts you owe the	•		
_	subject to offset?	☐ Claims for death or	personal injury while yo	ou were intoxicated		
■ No		Other. Specify	240 5 1 1 7			
☐ Yes		20	018 Federal Taxe	s Owed		

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Debtor 1 Haselkorn, Alexander	Case number (f know	vn)	
New York State Dept. of Taxation Priority Creditor's Name Bankruptcy Section PO Box 5300	Last 4 digits of account number\$1,3 When was the debt incurred?	\$1,314.43	\$0.00
Albany, NY 12205-0300 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government		
Is the claim subject to offset? ■ No □ Yes	☐ Claims for death or personal injury while you were intoxic. ☐ Other. Specify 2018 NY State Taxes Owed	ated	
2.3 State of NJ-Division of Taxation Priority Creditor's Name Revenue Processing Center PO Box 193	Last 4 digits of account number \$2,4 When was the debt incurred?	21.20 \$2,421.20	\$0.00
Trenton, NJ 08646-0193 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ☐ No ☐ Yes	Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxic. Other. Specify 2018 NJ State Taxes Owed	ated	
Part 2: List All of Your NONPRIORITY Unsecure 3. Do any creditors have nonpriority unsecured claim No. You have nothing to report in this part. Submit	red Claims s against you?		
4. List all of your nonpriority unsecured claims in the	alphabetical order of the creditor who holds each claim. If	a creditor has more than one non	priority

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part

Total claim

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DCDIC	naseikuili, Alexalluei	Case Hamber (I known)	
4.1	Ally Financial Nonpriority Creditor's Name	Last 4 digits of account number XXXX	unknown
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 380901		
	Bloomington, MN 55438	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify Deficiency from Auto Loan-Vehicle Returned	
4.2	American Express National Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$2,072.74
	c/o Becket & Lee, LLP PO Box 3001	When was the debt incurred?	
	Malvern, PA 19355-0701	As of the date way file the plates in Observal all that are by	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Purchases	
4.3	American Honda Finance	Last 4 digits of account number 3344	\$2,392.00
	Nonpriority Creditor's Name		
	200 Continental Dr Newark, DE 19713-4334	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other, Specify collection-balance from auto lease	

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Debtor 1 Haselkorn, Alexander Case number	(if known)
4.4 Bank Of America Last 4 digits of account number 9984	\$5,617.00
Nonpriority Creditor's Name When was the debt incurred?	
PO Box 982235 El Paso, TX 79998	
Number Street City State Zip Code As of the date you file, the claim is: Check all that	apply
Who incurred the debt? Check one.	
■ Debtor 1 only ☐ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreemen	t or divorce that you did not
Is the claim subject to offset? report as priority claims	
■ No □ Debts to pension or profit-sharing plans, and other	er similar debts
☐ Yes ☐ Other. Specify credit card purchases	
4.5 Bank Of America Last 4 digits of account number 9911	\$21,610.00
Nonpriority Creditor's Name	_
When was the debt incurred? PO Box 982235	
El Paso, TX 79998	
Number Street City State Zip Code As of the date you file, the claim is: Check all that	apply
Who incurred the debt? Check one.	
■ Debtor 1 only □ Contingent	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community ☐ Student loans	
debt ☐ Obligations arising out of a separation agreemen	at or divorce that you did not
Is the claim subject to offset? report as priority claims	•
■ No □ Debts to pension or profit-sharing plans, and other	er similar debts
☐ Yes ☐ Other. Specify _ credit card purchases	
4.6 Bank of America Last 4 digits of account number XXXX	
Nonpriority Creditor's Name	unknown
	unknown
When was the debt incurred?	unknown
PO Box 45144	unknown
PO Box 45144 Jacksonville, FL 32231-5144	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code As of the date you file, the claim is: Check all that	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Contingent	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Contingent	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Unliquidated	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another PO Box 45144 As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	apply
PO Box 45144 Jacksonville, FL 32231-5144 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement	apply at or divorce that you did not

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Debt	or 1 Haselkorn, Alexander	Case number (f known)	
4.7	Bergen County Board of Social	Last 4 digits of account number 2001	\$54,283.11
4.7	Services Nonpriority Creditor's Name	Last 4 digits of account number	ψ54,203.11
	rionprionity croance criains	When was the debt incurred?	
	218 Route 17 N		
	Rochelle Park, NJ 07662 Number Street City State Zip Code	As of the date you file the plains in Check all that canh	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	Поли	
	_	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Overpaid Medicaid Benefits	
		- I	
4.8	Capital One Bank NA	Last 4 digits of account number 1855	\$24,645.49
	Nonpriority Creditor's Name	<u> </u>	+
		When was the debt incurred?	
	PO Box 71083 Charlotte, NC 28272-1083		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, ,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Credit Card Purchases	
4.9	Chase/Bank One Card Serv	Last 4 digits of account number	\$5,468.00
	Nonpriority Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Wilmington, DE 19850		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify credit card purchases	

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Debto	Haselkorn, Alexander	Case number (if known)	
4.10	Comenity Capital Bank/Century 21 Departm	Last 4 digits of account number XXXX	\$200.00
	Nonpriority Creditor's Name		
	PO Box 182120	When was the debt incurred?	
	Columbus, OH 43218-2120		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card purchases	
4.11	Comenity Capital Bank/Ulta	Last 4 digits of account number XXXX	\$91.00
	Nonpriority Creditor's Name	Zact 4 digito of docodin manipol	Ψ31.00
		When was the debt incurred?	
	PO Box 182120 Columbus, OH 43218-2120		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card purchases	
4.12	Credit One Bank	Last 4 digits of account number XXXX	\$167.00
	Nonpriority Creditor's Name	Zact 4 digito of docodin manipol	Ψ107.00
		When was the debt incurred?	
	PO Box 98872		
	Las Vegas, NV 89193-8872 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	Other Charity credit card nurchases	

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Debto	1 Haselkorn, Alexander	Case number (f known)	
4.13	Discover Fin Svcs Inc Nonpriority Creditor's Name	Last 4 digits of account number 0847	\$6,994.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 3025 New Albany, OH 43054-3025 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify credit card purchases	
4.14	DSNB/Macys Nonpriority Creditor's Name	Last 4 digits of account number XXXX	\$156.00
	Nonpholity Orealton's Name	When was the debt incurred?	
	PO Box 8218 Mason, OH 45040-8218 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card purchases	
4.15	Ford Motor Credit	Last 4 digits of account number	\$6,233.50
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 542000 Omaha, NE 68154-8000		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ No	Other Carette. Deficiency from Auto Loan	

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Debto	T1 Haselkorn, Alexander	Case number (f known)	
4.16	Kessler Institute For Rehabilitation Nonpriority Creditor's Name	Last 4 digits of account number	\$744.00
	Nonphoniy Ground o Namo	When was the debt incurred?	
	PO Box 827914		
	Philadelphia, PA 19182-7914 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	To of the date you me, the stannie. Onesk an that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical debt	
4.17	Kohls Department Store	Last 4 digits of account number XXXX	\$95.00
	Nonpriority Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	PO Box 3115	When was the debt incurred?	
	Milwaukee, WI 53201-3115		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify credit card purchases	
4.18	Kohls Department Store	Last 4 digits of account number XXXX	\$154.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 3115	when was the debt incurred?	
	Milwaukee, WI 53201-3115		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify credit card purchases	

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Debtor	1 Haselkorn, Alexander	Case number (f known)			
4.19	Main Street Acquisitons Nonpriority Creditor's Name	Last 4 digits of account number	\$4,055.08		
	Nonpholity Creditor's Name	When was the debt incurred?			
	2877 Paradise Rd Unit 303 Las Vegas, NV 89109				
•	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	\square Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Judgment			
4.20	Mazda American Credit	Last 4 digits of account number	\$6,588.00		
	Nonpriority Creditor's Name	When was the debt incurred?			
	PO Box 54200				
	Omaha, NE 68154				
•	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	\square Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify credit card purchases			
4.21	PSE&G	Last 4 digits of account number 9618	\$4,044.55		
	Nonpriority Creditor's Name				
	PO Box 490	When was the debt incurred?			
	Cranford, NJ 07016-0490				
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts			
	□Yes	Other Specify Utilities			

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1 Haselkorn, Alexander	Case number (f known)	
Pulmonary Medical Associates Nonpriority Creditor's Name	Last 4 digits of account number	\$150.00
Nonpholity Cleditors Name	When was the debt incurred?	
466 Old Hook Road Emerson, NJ 07630 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify medical debt	
Rockland Electric Nonpriority Creditor's Name	Last 4 digits of account number	\$2,656.29
Nonphonty Gredior's Name	When was the debt incurred?	
1 Lethbridge Plaza - Suite 32 Mahwah, NJ 07495		
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Utilities	
State Of New Jersey	Last 4 digits of account number	\$128.93
Nonpriority Creditor's Name	When was the debt incurred?	
PO Box 245 Trenton, NJ 08695	When was the dept incurred:	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
ΠVes	Other Coasify Unsecured 2009 Taxes Owed	

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Debtor 1 Haselkorn, Alexander		Case number (f known)	
4.25	Sunnova Energy Corporation Nonpriority Creditor's Name	Last 4 digits of account number 2018	\$2,055.31
	Nonphonty Creditor's Name	When was the debt incurred?	
	20 Greenway Plz Ste 475 Houston, TX 77046-2011 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Utility Collection	
4.26	SYNCB/PC Richards	Last 4 digits of account number XXXX	\$2,442.00
	Nonpriority Creditor's Name	When was the debt incurred?	
PO	PO Box 965036		
	Orlando, FL 32896-5036	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	\square Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify credit card purchases	
4.27	The Home Depot/CBNA	Last 4 digits of account number XXXX	\$101.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	PO Box 6497		
	Sioux Falls, SD 57117-6497	_	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify credit card purchases	
	□ 109	Other, Specify Cledit Card Parchases	

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Debloi	Haseikorn, Alexander		Case number (if known)	
4.28	Valley National Bank NJ Nonpriority Creditor's Name	Last 4 digits of account number	xxxx	\$7,384.00
	Nonphonity Creditor's Name	When was the debt incurred?		
	325 Palisade Avenue Bogota, NJ 07603			•
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the clain	n is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecur	ed claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		paration agreement or divorce that you did not	
	No	report as priority claims Debts to pension or profit-shar	ing plans, and other similar debts	
	Yes	■ Other. Specify credit car		
4.29	Wells Fargo Financial Na	Last 4 digits of account number	XXXX	\$16,408.00
	Nonpriority Creditor's Name CSCL DSP TM MAC N8235-04M PO Box 14517	When was the debt incurred?		-
	Des Moines, IA 50306-3517 Number Street City State Zip Code	As of the date you file, the clain	n is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecur ☐ Student loans	ed claim:	
	☐ Check if this claim is for a community debt		paration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-shar		
	Yes	Other. Specify credit car	d purchases	-
Part 3:				
is tryi have	nis page only if you have others to be notified a ng to collect from you for a debt you owe to so more than one creditor for any of the debts that ad for any debts in Parts 1 or 2, do not fill out o	omeone else, list the original creditor i at you listed in Parts 1 or 2, list the add	n Parts 1 or 2, then list the collection agency	here. Similarly, if you
	nd Address	On which entry in Part 1 or Part 2 did yo	_	
	et & Lee, LLP ox 3001		Part 1: Creditors with Priority Unsecured Clai	
	rn, PA 19355-0701		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
	nd Address	On which entry in Part 1 or Part 2 did yo	•	
	iu Of Account Mgmt Rosemont Ave		☐ Part 1: Creditors with Priority Unsecured Clai ☐ Part 2: Creditors with Nonpriority Unsecured	
	Hill, PA 17011		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
	nd Address	On which entry in Part 1 or Part 2 did yo		
	al Accounts, LLC ox 140065		Part 1: Creditors with Priority Unsecured Clai	
_	/ille, TN 37214		Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number		
Name a	nd Address	On which entry in Part 1 or Part 2 did yo	ou list the original creditor?	
	an, Bornstein & Morgan		Part 1: Creditors with Priority Unsecured Claim	
	Brace Rd Ste K y Hill, NJ 08034-3229		Part 2: Creditors with Nonpriority Unsecured	Claims

Official Form 106 E/F

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Debtor 1 Haselkorn, Alexander		Case number (f known)
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 or	lid you list the original creditor?
Portfolio Recovery	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
PO Box 41067 Norfolk, VA 23541-1067		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	xxxx
Name and Address	On which entry in Part 1 or Part 2 or	lid you list the original creditor?
Ragan & Ragan	Line 4.19 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims
3100 Route 138 West Brinley Plaza, Building One Wall, NJ 07719		■ Part 2: Creditors with Nonpriority Unsecured Claims
·	Last 4 digits of account number	

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 35,916.97
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 35,916.97
				,
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 176,936.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 176,936.00

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Fill in this information to identify your case:				
Debtor 1	Alexander Haselkorn			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		DISTRICT OF NEW JEE	RSEY, NEWARK DIVISION	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code			e contract or lease	State what the contract or lease is for		
2.1			, , . , ,				
	Name				_		
	Number	Street					
	City		State	ZIP Code	<u> </u>		
2.2					<u></u>		
	Name						
	Number	Street			_		
	-0''		0	710.0	_		
2.3	City		State	ZIP Code			
2.0	Name				_		
	Number	Street			_		
	City		State	ZIP Code	<u> </u>		
2.4	City		State	ZIF Code			
	Name				_		
	Number	Street			<u> </u>		
	City		State	ZIP Code			
2.5							
	Name						
	Number	Street			_		
	City		State	ZIP Code	_		

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		Docume	ent Page 36 of 64	
	Fill in this information to identi	fy your case:		
Debtor 1	Alexander Hasel	korn		
	First Name	Middle Name	Last Name	—)
Debtor 2 (Spouse if,		Middle Name	Last Name	{
United S	tates Bankruptcy Court for the:	DISTRICT OF NEW JE	RSEY, NEWARK DIVISION	
			- ,	
Case nul	mber	☐ Check if this is an amended filing		
Officia	al Form 106H			
	dule H: Your Cod	lebtors		12/15
	<u> </u>			12/10
are filing and num	together, both are equally resp	ponsible for supplying co the left. Attach the Addit	prrect information. If more space is ne	accurate as possible. If two married people eded, copy the Additional Page, fill it out, any Additional Pages, write your name and
1. De	o you have any codebtors? (If	you are filing a joint case, d	o not list either spouse as a codebtor.	
□и	0			
■ Y	es			
2 144	ishin sha laas O yaana haya yay	. lived in a semmunity on	anauty state or torritory 2 (Community	number of the and forwiteries include Arizona
			o, Texas, Washington, and Wisconsin.)	property states and territories include Arizona,
= N	o. Go to line 3.			
_	o. Go to line 3. es. Did your spouse, former spou	ise, or legal equivalent live v	with you at the time?	
	co. Dia your opodoo, roinner opod	oo, or logal equivalent live v	van you at the time.	
line 106[2 again as a codebtor only if the	hat person is a guarantor	or cosigner. Make sure you have list	is filing with you. List the person shown in ed the creditor on Schedule D (Official Forn Schedule E/F, or Schedule G to fill out
	Column 1: Your codebtor	ZID Codo		The creditor to whom you owe the debt
	Name, Number, Street, City, State and 2		Cneck all	schedules that apply:
0.4	Bala de Harallana		По.	
3.1	Roberta Haselkorn 785 Aspen Way	dule D, line		
	Franklin Lakes, NJ 07417	dule E/F, line <u>4.1</u> dule G		
	,		Ally Fina	
			Any i me	anciai
3.2	Roberta Haselkorn		☐ Sched	dule D, line
	785 Aspen Way	dule E/F, line 2.1		
	Franklin Lakes, NJ 07417	dule G		
			IRS-Cen	tralized Insolvency Operations
3.3	Roberta Haselkorn		☐ Sched	dule D, line
	785 Aspen Way	7 4 4 0 4		dule E/F, line 2.2
	Franklin Lakes, NJ 07417	′-1404	☐ Sched	dule G
			New Yor	k State Dept. of Taxation

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Jebioi	Haselkorn, Alexander	Case number (if known)				
	Additional Page to List More Codebtors					
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.4	Roberta Haselkorn 785 Aspen Way Franklin Lakes, NJ 07417-1404	■ Schedule D, line □ Schedule E/F, line □ Schedule G Reverse Mortgage Solutions				
3.5	Roberta Haselkorn 785 Aspen Way Franklin Lakes, NJ 07417-1404	☐ Schedule D, line ■ Schedule E/F, line4.24 ☐ Schedule G State Of New Jersey				
3.6	Roberta Haselkorn 785 Aspen Way Franklin Lakes, NJ 07417-1404	☐ Schedule D, line ■ Schedule E/F, line2.3 ☐ Schedule G State of NJ-Division of Taxation				
3.7	Roberta Haselkorn 785 Aspen Way Franklin Lakes, NJ 07417-1404	☐ Schedule D, line ■ Schedule E/F, line4.25 ☐ Schedule G Sunnova Energy Corporation				

							1				
Fill	in this information to identify your case	Se:									
Del	otor 1 Alexander H	aselkorn				_					
_	otor 2 ouse, if filing)					_					
Uni	ted States Bankruptcy Court for the:	DISTRICT OF NEW J	ERSEY, NE	WARK DIVIS	SION	_					
	se number nown)								d filing ent showing	g postpetition o	chapter 13
\bigcirc	fficial Form 106I						_	ncome as o		ving date:	
	chedule I: Your Inco	mo					N	/IM / DD/ Y	YYY		40/4/
	as complete and accurate as possib					_		a \ 1 41			12/15
spo atta	plying correct information. If you a use. If you are separated and your ch a separate sheet to this form. On the control of th	spouse is not filing with	h you, do no	ot include in	forma	atior	about	our spou	se. If more	e space is ne	eded,
1.	Fill in your employment information.		Debtor 1					Debtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Emplo	■ Employed			■ Employed				
		Employment status	☐ Not em	nployed				☐ Not e	mployed		
	employers.	Occupation	Physician				Instruc	tor-Grou	p Excercise	e	
	Include part-time, seasonal, or self-employed work.	Employer's name	Self Em	Self Employed - Physician			YMCA of the Oranges 139 E McClellan Ave Livingston, NJ 07039-1320				
	Occupation may include student or homemaker, if it applies.	Employer's address									
		How long employed th	nere?	40 years				_3	0 years		
Par	t 2: Give Details About Mont	hly Income									
	mate monthly income as of the dat ss you are separated.	e you file this form. If yo	ou have noth	ing to report f	for any	y line	e, write \$0) in the spa	ace. Includ	e your non-filir	ng spouse
	u or your non-filing spouse have more ce, attach a separate sheet to this form		oine the infor	mation for all	emplo	oyers	for that	person on	the lines b	elow. If you ne	ed more
							For Del	otor 1		btor 2 or ing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, ca				2.	\$		0.00	\$	234.80	
3.	Estimate and list monthly overting	ne pay.			3.	+\$		0.00	+\$	0.00	
4.	Calculate gross Income. Add line	2 + line 3.			4.	\$		0.00	\$	234.80	

Debto	or 1	Haselkorn, Alexander	_		Case number (f knov	vn)			
	Cop	by line 4 here	4.		For Debtor	0.0	00	For Debto non-filing		
5.	List	all payroll deductions:								_
0.	5a. 5b.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a 5b		\$	0.0		\$	22.06	_
	5c.	Voluntary contributions for retirement plans	5c		\$			\$		_
	5d.	Required repayments of retirement fund loans	5d		\$	0.0	00	\$	0.00	
	5e.	Insurance	5e		\$		00	\$	0.00	_
	5f.	Domestic support obligations	5f.		\$		00	\$	0.00	_
	5g.	Union dues	5g		\$	0.0		\$	0.00	_
	5h.	Other deductions. Specify: Annual Giving	_	,. 1.+	· '		00	·	1.84	_
•			_	•	· · · · · · · · · · · · · · · · · · ·			· 		_
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	0.0		\$	23.90	_
7.	Cai	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.0	<u> </u>	\$	210.90	<u>) </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	1.	\$ 1,9	55.0	00	\$	0.00)
	8b.	Interest and dividends	8b).	\$	0.0		\$	0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	; <u>.</u>	\$	0.0	00	\$	0.00)
	8d.	Unemployment compensation	8d	l.	\$	0.0	00	\$	0.00	<u> </u>
	8e.	Social Security	8e	÷.	\$ 2,2	37.8	80	\$	876.00)
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Social Security For Daughter	8f.		<u> </u>	0.0	00	\$	1,247.00	_)
	8g.	Pension or retirement income	— _{8g}	J.	\$	0.0		\$	0.00	_
	8h.	Other monthly income. Specify:	8h	1.+	\$	0.0	00	+ \$	0.00	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$\$	92.8	30	\$	2,123.0	00
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	4,192.8	٦,	(¢	2,333.90	7_[€	6,526.70
10.		•	10.	Ψ-	4,132.0	씍`	Ψ-	2,333.90	4	0,320.70
11.	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00									
		If the amount in the last column of line 10 to the amount in line 11. The results that amount on the Summary of Schedules and Statistical Summary of Certain							. \$	6,526.70
13.	Do :	you expect an increase or decrease within the year after you file this form? No.								ly income
		Yes. Explain: The borrowers non-filing spouse receives smal amount varies and is very minimal	l roy	alt	ty checks fo)r e	duc	ational vid	eos but	the

Official Form 106l Schedule I: Your Income page 2

Fill in	this informa	ation to identify yo	ur case:			1		
Debtoi	r 1	Alexander H		ı			eck if this is: An amended filing	
Debtoi (Spous	r 2 se, if filing)	-					A supplement show expenses as of the	ving postpetition chapter 13 following date:
United	l States Bank	ruptcy Court for the:	DISTRI	CT OF NEW JERSEY, NE DN	EWARK		MM / DD / YYYY	
Case r	number							
		orm 106J				•		
		J: Your E			filing to gother had	ih ara arus	Iliz roomonoible for	12/15
inforr (if kn	mation. If m own). Answ	ore space is nee er every question	eded, attac on.	If two married people are th another sheet to this f				supplying correct ur name and case number
Part 1 1.	Desci	ribe Your Housel nt case?	hold					
	■ No. Go to □ Yes. Doe	o line 2. es Debtor 2 live in	n a separa	te household?				
	□ N	-	t file Offici	al Form 106J-2, <i>Expen</i> ses	for Separate Housel	holdof Debte	or 2.	
2. I	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Son		19	□ No ■ Yes
					Daughter		15	□ No ■ Yes
								□ No □ Yes
								□ No □ Yes
		oenses include		No				□ Yes
		f people other th d your depender		Yes				
exper	nate your ex		ur bankru	y Expenses ptcy filing date unless y is filed. If this is a suppl				
value	•	sistance and hav		overnment assistance if d it on Schedule I: Your	•		Your exp	enses
		or home ownersh		ses for your residence. In	nclude first mortgage	4.	\$	0.00
ı	If not includ	led in line 4:						
		estate taxes				4a.	\$	1 572 00
		estate taxes erty, homeowner's,	or renter's	insurance		4a. 4b.		1,572.00 383.00
		maintenance, re				4c.		100.00
4		owner's association				4d.	\$	0.00
5.	Additional ı	nortgage payme	nts for yo	ur residence, such as hor	ne equity loans	5.	\$	0.00

Debtor 1 Haselkorn, Alexander	Case nu	mber (if known)	
6. Utilities:			
6a. Electricity, heat, natural gas	66	a. \$	600.00
6b. Water, sewer, garbage collection	61	· · · · · · · · · · · · · · · · · · ·	0.00
6c. Telephone, cell phone, Internet, satellite, and ca		· · · · · · · · · · · · · · · · · · ·	550.00
6d. Other. Specify:	60	· —	0.00
Food and housekeeping supplies		7. \$	600.00
Childcare and children's education costs			0.00
		9. \$	50.00
Clothing, laundry, and dry cleaning Description Clothing, laundry, and dry cleaning Description Clothing, laundry, and dry cleaning	10	· · · · · · · · · · · · · · · · · · ·	50.00
. Medical and dental expenses	11		200.00
 Transportation. Include gas, maintenance, bus or train 		Ψ	200.00
Do not include car payments.	12	2. \$	275.00
8. Entertainment, clubs, recreation, newspapers, mag	azines, and books	3. \$	0.00
Charitable contributions and religious donations	. 14	1. \$	0.00
i. Insurance.			
Do not include insurance deducted from your pay or in-	cluded in lines 4 or 20.		
15a. Life insurance		a. \$	0.00
15b. Health insurance	158	o. \$	144.00
15c. Vehicle insurance	150	c. \$	633.00
15d. Other insurance. Specify:	150	d. \$	0.00
. Taxes. Do not include taxes deducted from your pay or i	included in lines 4 or 20.		
Specify:	16	S. \$	0.00
. Installment or lease payments:			
17a. Car payments for Vehicle 1		a. \$	385.36
17b. Car payments for Vehicle 2	171	o. \$	0.00
17c. Other. Specify:	170	c. \$	0.00
17d. Other. Specify:	170	d. \$	0.00
. Your payments of alimony, maintenance, and support			0.00
deducted from your pay on line 5, Schedule I, Your			0.00
Other payments you make to support others who do	-	\$	0.00
Specify:			
Other real property expenses not included in lines			0.00
20a. Mortgages on other property	208	· <u> </u>	0.00
20b. Real estate taxes	201	·	0.00
20c. Property, homeowner's, or renter's insurance		c. \$	0.00
20d. Maintenance, repair, and upkeep expenses		d. \$	0.00
20e. Homeowner's association or condominium dues	206	·	0.00
. Other: Specify: Home Help Aid	21	l. +\$	640.00
House Cleaning			240.00
Calculate your monthly expenses			
22a. Add lines 4 through 21.		\$	6,422.36
22b. Copy line 22 (monthly expenses for Debtor 2), if a	iny, from Official Form 106J-2	\$	0, TE100
,, , , , , , , , , , , , , , , , , , , ,	•		6 400 20
220. Add line 22a and 22b. The result is your monthly e	Apoliada.		6,422.36
Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) fro	m Schedule I. 23a	a. \$ _	6,526.70
23b. Copy your monthly expenses from line 22c above.	. 23k	o\$	6,422.36
			•
23c. Subtract your monthly expenses from your month	ly income.	<u></u>	404.04
The result is your monthly net income.	230	D. [\$	104.34
22c. Add lir 23. Calculate y 23a. Copy 23b. Copy 23c. Subt The 24. Do you exp For example modification	ne 22a and 22b. The result is your monthly experience in the result is your monthly net income. If line 12 (your combined monthly income) from your monthly expenses from line 22c above. If a comparison of the result is your monthly expenses from your monthly result is your monthly net income. If a comparison of the result is your monthly net income. If a comparison of the result is your monthly net income.	rect an increase or decrease in your expenses within the year after you file this, do you expect to finish paying for your car loan within the year or do you expect your mortgage.	the 22a and 22b. The result is your monthly expenses. Your monthly net income.
tion to the terms of your mortgage?	, , , , , , , , , , , , , , , , , , , ,	. ,	
■ No.			
□ Ves Explain here:			· · · · · · · · · · · · · · · · · · ·

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Fill in this in	nformation to identify yo	our case:			
Debtor 1	Alexander Hasel	korn			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF NEW JEF	RSEY, NEWARK DIVI	SION	
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Forr	m 106Dec				
Declarat	tion About a	an Individual	Dehtor's	Schadulas	40/45
Deciara	HOIT ABOUT E	an marviadai	DCDIOI 3		12/15
If two married no	onle are filing together	, both are equally respons	sible for supplying c	orrect information	
ii two married pe	opic are ming together	, both are equally respons	sible for supplying of	on cot innormation.	
					nent, concealing property, or
	/ or property by fraud ir 8 U.S.C. §§ 152, 1341, 1		uptcy case can resul	It in fines up to \$250,000,	, or imprisonment for up to 20
years, or botti. I	o U.S.C. 99 132, 1341, 13	519, and 5571.			
Sig	n Below				
Olg	II Delow				
Did vou pa	v or agree to pav some	one who is NOT an attorn	ev to help vou fill ou	t bankruptcy forms?	
, ,	, , ,		, , ,	, ,	
■ No					
— — Vaa				Attack David	lumintari Batitian Buananaya Natia
☐ Yes. I	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
				Dodaration,	, and dignature (difficial Form Fro)
		that I have read the summ	nary and schedules f	iled with this declaration	and
that they ar	e true and correct.				
X /s/ Ale	xander Haselkorn		X		
	nder Haselkorn			e of Debtor 2	
	re of Debtor 1		ŭ		

Date

Date December 10, 2019

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	Fill in thi	a information to identi	f.,								
	FIII III UNI	s information to identi	ry your case:								
Del	otor 1	Alexander Hase	Middle Name	Last Name							
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name							
Uni	ted States Ba	nkruptcy Court for the:	DISTRICT OF NEW JERS	SEY, NEWARK DIVISION							
	se number _				-	heck if this is an					
Of	ficial Fo	rm 107			al	mended filing					
St	atement	of Financial	Affairs for Individ	luals Filing for B	ankruptcy	4/19					
info (if k	rmation. If m	ore space is needed, a er every question.		is form. On the top of any a	qually responsible for supply additional pages, write your r						
1.		r current marital statu		Lived Belore							
	■ Married □ Not ma										
2.	During the la	During the last 3 years, have you lived anywhere other than where you live now?									
	■ No □ Yes. Lis	st all of the places you liv	red in the last 3 years. Do not in	nclude where you live now.							
	Debtor 1 Pr	ior Address:	Dates Debtor 1 I	ived Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
3. stat					y property state or territory? o, Texas, Washington and Wis						
	■ No □ Yes. Ma	ake sure vou fill out <i>Sch</i> e	edule H: Your Codebtors (Offic	cial Form 106H).							
Pai		in the Sources of You	,	,							
4.	Fill in the tota	al amount of income you	nployment or from operating u received from all jobs and all lave income that you receive to	ll businesses, including part-t		ar years?					
	□ No ■ Yes. Fil	I in the details.									
			D.1.		D.1.						
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	r last calenda nuary 1 to De	r year: ecember 31, 2018)	■ Wages, commissions, bonuses, tips	\$161,356.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

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Del	otor 1 <u></u>	laselkorn, <i>i</i>	Alexander	Boodinen	Cas	e number (if known)		
				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)
		ndar year be o December		■ Wages, commissions, bonuses, tips	\$53,912.00	☐ Wages, commonutes bonuses, tips	missions,	
				☐ Operating a business		Operating a b	ousiness	
		ndar year: o December	31, 2016)	■ Wages, commissions, bonuses, tips	\$50,546.00	☐ Wages, comi	missions,	
				☐ Operating a business		Operating a b	ousiness	
	■ No	source and t	ŭ	Debtor 1 Sources of income	y. Do not include income that Gross income from	you listed in line 4. Debtor 2 Sources of inco	ome	Gross income
				Describe below.	each source (before deductions and exclusions)	Describe below.		(before deductions and exclusions)
Pai	rt 3: Lis	st Certain Pa	yments You	ı Made Before You Filed for E	Bankruptcy			
6.	Are either No.	Neither D	ebtor 1 nor I	's debts primarily consumer Debtor 2 has primarily consul personal, family, or household	mer debts. Consumer debts	are defined in 11 U.	S.C. § 101(8	e) as "incurred by an
		□ No.	90 days befo	ore you filed for bankruptcy, did 7.	you pay any creditor a total of	\$6,825* or more?		
		☐ Yes	creditor. D payments	each creditor to whom you paid to not include payments for don to an attorney for this bankrupto ton 4/01/22 and every 3 years a	nestic support obligations, su y case.	ıch as child support	and alimony	
	■ Yes			or both have primarily consulore you filed for bankruptcy, did		\$600 or more?		
		■ No.	Go to line	7.				
		□ _{Yes}		each creditor to whom you paid for domestic support obligations uptcy case.		, ,		
	Credito	r's Name and	d Address	Dates of payme	nt Total amount paid	Amount you still owe	Was this p	ayment for
7.	<i>Insiders</i> i	include your ro u are an office	elatives; any g er, director, p	r bankruptcy, did you make a general partners; relatives of any erson in control, or owner of 20° prietor. 11 U.S.C. § 101. Include	y general partners; partnership % or more of their voting secu	ps of which you are rities; and any mana	a general par aging agent, i	rtner; corporations of ncluding one for a
	■ No □ Yes	. List all paym	nents to an in:	sider.				
	Insider'	s Name and	Address	Dates of payme	nt Total amount	Amount you	Reason fo	r this payment

paid

still owe

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8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cosign.		yments or transfer any	/ property on ac	count of a debt tl	nat benefited an
	No					
	Yes. List all payments to an insider	D			5 (4)	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this Include creditor	
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury and contract disputes.					
	□ No■ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Reverse Mortgage Solutions, Inc.	Forclosure	Bergen County	Chancery	Pending	
	vs. Alexander Haselkorn and Roberta Bergman Haselkorn, et		Division 10 Main St		☐ On appeal ☐ Concluded	
	als		Hackensack, N.	J		
	F-007524-14		07601-7042		Default Entered	
	Ford Motor Credit vs. Alexander	Collection	Bergen County	Special	■ Pending	
	Haselkorn		Civil		☐ On appeal	
	Dc-031060-11		10 Main St Hackensack, N. 07601-7042	J	☐ Concluded	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below ☐ No. Go to line 11. ☐ Yes. Fill in the information below. Creditor Name and Address			eclosed, garnish	ed, attached, sei	zed, or levied? Value of the
	Orealtor Name and Address	Explain what happens		Date		property
	Ford Motor Credit PO Box 542000	Bank Account Lev		Octo	October, 2019 \$3,2	
	Omaha, NE 68154-8000	Property was reposs				
		☐ Property was foreclo☐ Property was garnisl				
		■ Property was attache				
		- Froperty was attache	eu, seizeu or ievieu.			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec No		cluding a bank or finar	ncial institution,	set off any amou	nts from your
	☐ Yes. Fill in the details.					
	Yes. Fill in the details. Creditor Name and Address	Describe the action th	e creditor took	Date taker	action was	Amount

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Deb	btor 1 Haselkorn, Alexander		Case n	number (if known)	
Par	rt 5: List Certain Gifts and Contrib	utions			
13.	■ No □ Yes. Fill in the details for each gift		lid you give any gifts with a total value of m	nore than \$600 per person?	
	Gifts with a total value of more that person Person to Whom You Gave the Gift	•	Describe the gifts	Dates you gave the gifts	Value
	Address:				
14.	Within 2 years before you filed for b No ✓ Yes. Fill in the details for each gift		did you give any gifts or contributions with	a total value of more than \$6	600 to any charity?
	Gifts or contributions to charities to more than \$600 Charity's Name Address (Number, Street, City, State and Zi		Describe what you contributed	Dates you contributed	Value
Par	rt 6: List Certain Losses				
15.	Within 1 year before you filed for ba or gambling?	nkruptcy or	since you filed for bankruptcy, did you lose	e anything because of theft,	fire, other disaster,
	■ No □ Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss the amount that insurance has paid. List per nce claims on line 33 of Schedule A/B: Propen		Value of property lost
Par	rt 7: List Certain Payments or Tran	sfers			
16.	consulted about seeking bankruptcy	or preparin	d you or anyone else acting on your behalf ag a bankruptcy petition? or credit counseling agencies for services requ		y to anyone you
	□ No■ Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if I	Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Norgaard O'Boyle 184 Grand Avenue Englewood, NJ 07631		Attorney Fee		\$4,000.00
17.		creditors or	d you or anyone else acting on your behalf to make payments to your creditors? d on line 16.	f pay or transfer any propert	y to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include

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Deb	otor 1 Haselkorn, Alexander		c	ase number (if known)	
	gifts and transfers that you have already listed on	this statement.			
	■ No				
	Yes. Fill in the details.				
	Person Who Received Transfer Address	Description and v property transfer		Describe any property or payments received or debts paid in exchange	Date transfer was made
	Person's relationship to you			para in oxonango	
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-protein No.		y property to a self	f-settled trust or similar device of	which you are a
	Yes. Fill in the details.				
	Name of trust	Description and	value of the proper	ty transferred	Date Transfer was made
Par	rt 8: List of Certain Financial Accounts, Inst	truments, Safe Deposit	Boxes, and Storag	e Units	
	·	•			
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ No Yes. Fill in the details.	other financial accoun	nts; certificates of c		
	Name of Financial Institution and	Last 4 digits of	Type of account	or Date account was	Last balance before
	Address (Number, Street, City, State and ZIP Code)	account number	instrument	closed, sold, moved, or transferred	closing or transfer
	TD Bank	xxxx-	■ Checking □ Savings □ Money Market □ Brokerage □ Other	Business Acct. Closed	\$0.00
21.	Do you now have, or did you have within 1 ye cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S	cess to it? D	afe deposit box or other depositor	Do you still have it?
		and ZIP Code)			
22.	■ No □ Yes. Fill in the details.	r place other than your	home within 1 yea	r before you filed for bankruptcy?	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S and ZIP Code)		escribe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control f	for Someone Else			
23.	Do you hold or control any property that son someone.	neone else owns? Inclu	ide any property yo	ou borrowed from, are storing for,	or hold in trust for
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City,		escribe the property	Value
		Code)			

Dok	stor 1		Document Page 48 of	f 64	c Main				
Der	otor 1	Haselkorn, Alexander		Case number (if known)					
Par	t 10:	Give Details About Environmental Informa	ation						
For	the p	urpose of Part 10, the following definitions a	apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.								
		ardous material means anything an environ erial, pollutant, contaminant, or similar term		waste, hazardous substance, toxic sub	stance, hazardous				
Rep	ort al	I notices, releases, and proceedings that yo	u know about, regardless of when t	hey occurred.					
24.	Has	any governmental unit notified you that you	ı may be liable or potentially liable ı	under or in violation of an environmen	tal law?				
		No Yes. Fill in the details.							
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have	e you notified any governmental unit of any	release of hazardous material?						
		No Yes. Fill in the details.							
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have	e you been a party in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements and	d orders.				
	■	No Yes. Fill in the details.							
		e Title e Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	t 11:	Give Details About Your Business or Con-	nections to Any Business						
27.	With	in 4 years before you filed for bankruptcy, o	did you own a business or have any	of the following connections to any b	usiness?				
		■ A sole proprietor or self-employed in a t	rade, profession, or other activity, e	either full-time or part-time					
		\square A member of a limited liability company	(LLC) or limited liability partnership	o (LLP)					
		☐ A partner in a partnership							
		\square An officer, director, or managing execut	ive of a corporation						
		\square An owner of at least 5% of the voting or	equity securities of a corporation						
		No. None of the above applies. Go to Part	12.						
		Yes. Check all that apply above and fill in the	ne details below for each business.						

Alex Haselkorn, MD

(Number, Street, City, State and ZIP Code)

Business Name

Address

Do not include Social Security number or ITIN.

Dates business existed

EIN:

From-To

Describe the nature of the business

Name of accountant or bookkeeper

Case 19-32984-JKS Doc 1 Filed 12/10/19 Entered 12/10/19 15:32:32 Page 49 of 64 Document Debtor 1 Haselkorn, Alexander Case number (if known) Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details below. **Date Issued** Name (Number, Street, City, State and ZIP Code) Ponzini and Ponzini 193 N State Rt 17 Paramus, NJ 07652-2941 **Profit Centrix, LLC** Setember, 2019 80 W Century Rd Ste 107 Paramus, NJ 07652-1467 Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alexander Haselkorn Alexander Haselkorn Signature of Debtor 2 Signature of Debtor 1 Date December 10, 2019 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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Fill in this information to identify your case:				
Debtor 1	Alexander Haselkorn			
Debtor 2 (Spouse, if filing)				
United States B	ankruptcy Court for the:	District of New Jersey, Newark Division		
Case number (if known)				

Check as directed in lines 17 and 21:					
According to the calculations required by this Statement:					
-	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).				
	2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).				
	3. The commitment period is 3 years.				
	4. The commitment period is 5 years.				

☐ Check if this is an amended filing

Official Form 122C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

- 1. What is your marital and filing status? Check one only.
 - □ Not married. Fill out Column A, lines 2-11.
 - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

				Colum Debto		Colum Debto non-fi	
our gross wages, salary, tips, bonuses, overtayroll deductions).	ime, and cor	nmission	s (before all	\$	213.33	\$	234.80
limony and maintenance payments. Do not incolorum B is filled in.	clude paymei	nts from a	spouse if	\$	0.00	\$	0.00
Il amounts from any source which are regular f you or your dependents, including child sup om an unmarried partner, members of your house commates. Do not include payments from a spou sted on line 3	pport. Include shold, your de	regular opendents,	ontributions parents, and	\$	0.00	\$	0.00
let income from operating a business, rofession, or farm	Debtor	1					
Gross receipts (before all deductions)	\$	1,95	5.00				
Ordinary and necessary operating expenses	- \$		0.00				
let monthly income from a business, rofession, or farm	\$	1,95	Copy 5.00 here ->	\$	1,955.00	\$	0.00
let income from rental and other real property	Debtor	1					
Gross receipts (before all deductions)	\$ _	0.00					
Ordinary and necessary operating expenses	-\$ _	0.00					
let monthly income from rental or other real prope	ertv \$	0.00	Copy here ->	\$	0.00	\$	0.00

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

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Case number (if known)

Haselkorn, Alexander Column A Column B Debtor 2 or Debtor 1 non-filing spouse 0.00 0.00 7. Interest, dividends, and royalties 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you For your spouse 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of 0.00 0.00 title 10 other than chapter 61 of that title. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below. 0.00 0.00 0.00 Total amounts from separate pages, if any. 0.00 0.00 11. Calculate your total average monthly income. Add lines 2 through 10 for 2.168.33 234.80 2.403.13 each column. Then add the total for Column A to the total for Column B. Total average monthly income Part 2: **Determine How to Measure Your Deductions from Income** 12. Copy your total average monthly income from line 11. 2,403.13 13. Calculate the marital adjustment. Check one: ☐ You are not married. Fill in 0 below. You are married and your spouse is filing with you. Fill in 0 below. You are married and your spouse is not filing with you. Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on If this adjustment does not apply, enter 0 below. Paycheck deductions Retained by spouse 23.88 Copy here=> 23.88 2,379.25 14. Your current monthly income. Subtract line 13 from line 12. 15. Calculate your current monthly income for the year. Follow these steps: 2,379.25 15a. Copy line 14 here⇒ Multiply line 15a by 12 (the number of months in a year). x 12 28,551.00 15b. The result is your current monthly income for the year for this part of the form.

Debtor 1

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Debtor 1 Haselkorn, Alexander Case number (if known)

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Debt	or 1	Has	elkorn, Alexander			Case number (if known)		
16	. Calo	ulate	the median family income that applies to y	ou. Follo	ow these steps:			
	16a.	Fill ir	the state in which you live.		NJ			
	16h	Fill i	the number of people in your household.		4			
			the median family income for your state and	size of h				¢ 128,994.00
		To fi	nd a list of applicable median income amounts actions for this form. This list may also be availa	s, go onli	ne using the link s			Ψ
17		_	ne lines compare?					
	17a.		Line 15b is less than or equal to line 16c. C <i>U.S.C.</i> § 1325(b)(3). Go to Part 3. Do NOT			· · ·		determined under 11
	17b.		Line 15b is more than line 16c. On the top 1325(b)(3). Go to Part 3 and fill out Calcu your current monthly income from line 14 ab	lation o				
Par	t 3:	Ca	Iculate Your Commitment Period Under 11	J.S.C. §	1325(b)(4)			
18.	Сор	у уо	r total average monthly income from line 1	1			\$	2,403.13
19.	that	calcu	e marital adjustment if it applies. If you are a ating the commitment period under 11 U.S.C. § ppy the amount from line 13.	married, 1325(b)	your spouse is not (4) allows you to d	filing with you, and you contend deduct part of your spouse's		
		,	marital adjustment does not apply, fill in 0 on	line 19a			- \$_	23.88
	19b.	Sub	ract line 19a from line 18.				\$	2,379.25
20.	Cald	ulate	your current monthly income for the year.	Follow t	hese steps:			
	20a.	Cop	line 19b					\$2,379.25
		Mult	ply by 12 (the number of months in a year).				Г	x 12
	20b	The	result is your current monthly income for the yea	ar for this	s part of the form			\$ 28,551.00
	20c.	Cop	the median family income for your state and si	ze of ho	usehold from line 1	6c		\$128,994.00
	21.	How	do the lines compare?				L	
			Line 20b is less than line 20c. Unless otherwis is 3 years. Go to Part 4.	e ordere	d by the court, on t	the top of page 1 of this form, check	box 3, <i>T</i>	he commitment period
			Line 20b is more than or equal to line 20c. Unle commitment period is 5 years. Go to Part 4.	ess othe	rwise ordered by th	ne court, on the top of page 1 of this	form, ch	eck box 4, The
Par	t 4:	Si	n Below					
	By s	ignin	here, under penalty of perjury I declare that the	e informa	ation on this statem	nent and in any attachments is true	and corre	ct.
>	(<u>/s/</u>	Ale	ander Haselkorn					
			der Haselkorn e of Debtor 1					
	•	De	cember 10, 2019					
		MN	/DD /YYYY					
	If yo	u che	cked 17a, do NOT fill out or file Form 122C-2.					

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 19-32984-JKS Doc 1 Filed 12/10/19 Entered 12/10/19 15:32:32 Desc Main Document Page 54 of 64 United States Bankruptcy Court District of New Jersey, Newark Division

IN RE:		Case No.
Haselkorn, Alexander		Chapter 13
·	Debtor(s)	
	VERIFICATION OF CREDITOR MATR	IX
The above named debtor(s) hereby ve	erify(ies) that the attached matrix listing creditors	s is true to the best of my(our) knowledge.
Date: December 10, 2019	Signature: /s/ Alexander Haselkorn	
	Alexander Haselkorn	Debtor
Date:	Signature:	
		Joint Debtor, if any

Ally Financial PO Box 380901 Bloomington, MN 55438

American Express National Bank c/o Becket & Lee, LLP PO Box 3001 Malvern, PA 19355-0701

American Honda Finance 200 Continental Dr Newark, DE 19713-4334

Bank Of America PO Box 982235 El Paso, TX 79998

Bank of America PO Box 45144 Jacksonville, FL 32231-5144

Becket & Lee, LLP PO Box 3001 Malvern, PA 19355-0701

Bergen County Board of Social Services 218 Route 17 N
Rochelle Park, NJ 07662

Bureau Of Account Mgmt 3607 Rosemont Ave Camp Hill, PA 17011

Capital Accounts, LLC PO Box 140065 Nashville, TN 37214

Capital One Bank NA PO Box 71083 Charlotte, NC 28272-1083

Chase/Bank One Card Serv PO Box 15298 Wilmington, DE 19850

Comenity Capital Bank/Century 21 Departm PO Box 182120 Columbus, OH 43218-2120

Comenity Capital Bank/Ulta PO Box 182120 Columbus, OH 43218-2120

Credit One Bank PO Box 98872 Las Vegas, NV 89193-8872 Discover Fin Svcs Inc PO Box 3025 New Albany, OH 43054-3025

DSNB/Macys PO Box 8218 Mason, OH 45040-8218

Ford Motor Credit PO Box 542000 Omaha, NE 68154-8000

Frenkel Lambert Weiss Et Al 80 Main Street West Orange, NJ 07052

IRS-Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101-7346

Kessler Institute For Rehabilitation PO Box 827914 Philadelphia, PA 19182-7914

Kohls Department Store PO Box 3115 Milwaukee, WI 53201-3115 Main Street Acquisitons 2877 Paradise Rd Unit 303 Las Vegas, NV 89109

Mazda American Credit PO Box 54200 Omaha, NE 68154

Milstead & Assoc. 1 E Stow Rd Marlton, NJ 08053-3118

Morgan, Bornstein & Morgan 1236 Brace Rd Ste K Cherry Hill, NJ 08034-3229

New York State Dept. of Taxation Bankruptcy Section PO Box 5300 Albany, NY 12205-0300

Portfolio Recovery PO Box 41067 Norfolk, VA 23541-1067

PSE&G PO Box 490 Cranford, NJ 07016-0490 Pulmonary Medical Associates 466 Old Hook Road Emerson, NJ 07630

Ragan & Ragan 3100 Route 138 West Brinley Plaza, Building One Wall, NJ 07719

RAS Citron, LLC 130 Clinton Rd Ste 202 Fairfield, NJ 07004-2927

Reverse Mortgage Solutions 2727 Spring Creek Drive Spring, TX 77373

Roberta Haselkorn 785 Aspen Way Franklin Lakes, NJ 07417-1404

Rockland Electric 1 Lethbridge Plaza - Suite 32 Mahwah, NJ 07495

State Of New Jersey PO Box 245 Trenton, NJ 08695

State of NJ-Division of Taxation Revenue Processing Center PO Box 193 Trenton, NJ 08646-0193

Sunnova Energy Corporation 20 Greenway Plz Ste 475 Houston, TX 77046-2011

SYNCB/PC Richards PO Box 965036 Orlando, FL 32896-5036

The Home Depot/CBNA PO Box 6497 Sioux Falls, SD 57117-6497

Valley National Bank NJ 325 Palisade Avenue Bogota, NJ 07603

Wells Fargo Financial Na CSCL DSP TM MAC N8235-04M PO Box 14517 Des Moines, IA 50306-3517

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapt	er 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
<u> </u>	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.